



Truth-in-Sale of Housing (TISH) Program

Chapter 189 of the Saint Paul Legislative Code requires all **single family, duplex, condo, townhouse and co-op** homes for sale in the city to have a Truth-in-Sale of Housing disclosure report prepared and available to prospective buyers. A Truth-in-Sale of Housing disclosure report must be done for Contract-For-Deed sales.

Failure to obtain a Truth-in-Sale of Housing disclosure report or failure to make that disclosure report available to prospective buyers, is a violation of law and is punishable as a misdemeanor carrying up to 90 days in jail and/or a \$1,000.00 fine.

The City of Saint Paul requires only one inspection to be done and available on residential properties for sale. There are three accepted time of sale reports. These reports **must be less than one year old (at the signing of the sale agreement) and are only good for one sale**. Reports must meet the definition of an "Alternatively Accepted" City Inspection Report in the City of Saint Paul Ordinance, [Chapter 189.01](#).

Accepted Reports for Sale:

1. **Truth-in-Sale of Housing (TISH)** evaluation done by a licensed City of Saint Paul Evaluator within three days of the property being listed for sale.
2. **Letter of Code Compliance** less than one year old from the Department of Safety and Inspections (DSI) Vacant Buildings Inspector.
3. **Certificate of Occupancy** less than one year old from the DSI Fire Inspection Division.

A valid Truth-in-Sale of Housing disclosure report must be conspicuously displayed at the premises for all prospective buyers. A valid TISH report, or alternatively accepted report, shall be provided to the buyer before or at the time of sale of the dwelling. Evaluators will provide completed reports within seven (7) days of the TISH evaluation. TISH disclosure reports are also available online: <https://online.stpaul.gov/web/portal/public-search>

Timing

The ordinance requires an evaluation be done no later than **three (3) calendar days after a dwelling is offered, listed or posted for sale, or other action intended to start the marketing process**. It is the responsibility of the owner or the owner's agent and/or agent's broker to comply with requirements.

Validity

The report is valid for one (1) year from the date on the report and is valid only for the owner named on the report, and for only one sale. An alternatively accepted report has the same period of validity.

Schedule an Evaluation

City of Saint Paul [licensed evaluators](#) should be contacted directly to schedule a TISH evaluation. Evaluators are private contractors, not employees of the City and as such, set their own prices. You may hire an Evaluator through a Realtor or agent as long as the evaluator you hire is licensed by the City of Saint Paul.

Check for open Permits

All permits should be "Finaled" by the applicant with the City prior to closing. Call the city, 651-266-8989, or [look up online](#) to verify if any open permits exist. Contact the city inspections to schedule the final inspection prior to sale. Permits do not transfer.

Required Repairs

A Truth-in-Sale of Housing (TISH) report is “disclosure only”. The only hazardous “H” repair item required by the Fire Marshal’s office, per "[Chapter 58](#)" for Hard-Wired Smoke Detector, is the installation of at least one hard-wired smoke detector. If it is not functioning or not present in the dwelling at the time of the Truth-in-Sale of Housing evaluation, review the smoke alarm [electrical permit process](#), and manufacturer instructions prior to installation. TISH disclosure of this “H” deficiencies will initiate a corrective action to be commenced within 60 days by [HWSA Permit](#) which will require “final” inspection with the city. For more information refer to the [installation of hard-wired smoke alarm](#) in accordance with [Chapter 33](#) – Building Code and inspections. When ready for the [electrical inspection](#) contact the Inspection Division at 651-266-8989.

Extent of Report

A TISH disclosure report is an overview of the building components and fixtures. It is to inform prospective buyers of the observed condition of a dwelling at the time of the evaluation. The disclosure report is intended to provide [basic](#) information to the home buyer and the seller prior to the time of sale; it is not necessarily detailed information. Prospective buyers may also seek additional opinions from various experts in the home inspection field prior to purchase.

Exceptions to TISH Disclosure requirements:

1. The sale of a dwelling to an heir or part owner, or sale to a member of the current owner's immediate family: *narrowly defined as one of the **linear relationships between a parent, child, sibling and/or grandparent.***
2. Any newly constructed dwelling when title is transferred to the first owner.
3. The building is going to be demolished within 365 days/1 year.
4. The conveyance of title of the dwelling to a public body.
5. The sale or conveyance by a public or court officer in their official duties.
6. Properties owned or sold by the Department of Housing and Urban Development.
7. Transfer of ownership from an individual to a legal entity such as an LLC, partnership, corporation or trust where the individual owner has a legal interest in the entity.

A TISH Disclosure Report is NOT:

- **A TISH Disclosure Report is NOT** a V.A. or FHA appraisal or inspection. The V.A., FHA, or some other mortgage or finance company may demand certain codes or standards be met before a mortgage is approved.
- **A TISH Disclosure Report is NOT** a technically extensive report. It is prepared through a visual inspection and is only a disclosure.
- **A TISH Disclosure Report is NOT** a warranty or guarantee, expressed or implied, by the City or the independent evaluator, for many of the building's components or fixtures. The City does not guarantee or warranty the accuracy of the report.
- **A TISH Disclosure Report DOES NOT** address formaldehyde, lead, any airborne gas (including radon), asbestos, fiberglass fiber, insect or animal pests, wells or septic tanks. The evaluator is not required to ignite the heating plant, use a ladder to observe the condition of the roof, evaluate inaccessible or concealed areas, disassemble or remove anything for the evaluation.
- **A Truth-in-Sale of Housing Report CANNOT** grant permission to occupy a registered vacant building, nor does it provide certification that the dwelling may be rented to tenants.